

MIDLANDS

orthopaedics, p.a.

2011-2012 MOPA Benefits Summary
for employees who work at least 30 hours per week

- Medical and Rx coverage through Blue Cross Blue Shield of South Carolina; effective date is the first day of the month after 90 days of employment; employee basic health coverage is subject to a premium of \$24 per pay period; dental, dependent coverage and a high deductible health plan is available
- \$50,000 Life and Accidental Death & Dismemberment coverage through SunLife Insurance; effective date is the first day of the month after 90 days of employment; 100% employer paid.
- Short and Long Term Disability insurance through SunLife Insurance; 60% (of pay) monthly benefit up to \$10,000 (guaranteed issue); 15 day elimination period for STD benefits; effective date is the first day of the month after 90 days of employment; 100% employer paid
- Health and Dependent Care Flexible Spending Accounts; effective date is the first day of the month after 90 days of employment; participation optional and 100% employee paid.
- Supplemental insurance policies available through Colonial Life and Unum Provident Insurance companies; includes life, accident, cancer, and additional disability policies; participation optional and employee paid; effective date is the first day of the month after 90 days of employment
- Midlands Orthopaedics, PA 401(k) Profit Sharing Plan through The Principal Financial Group; Midlands matches 50% of employee contributions up to 6% of pay; 1 year service requirement prior to participation
- Annual Profit Sharing Contribution to 401(k) account- 3% of pay; 1 year service requirement for eligibility
- 7 paid holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and the following Friday, and Christmas Day; no waiting period for holiday pay. $\frac{3}{4}$ employees receive 6 hours of holiday pay
- Paid Time Off- 0 hours for the first 6 months; 40 hours effective the first day of the month following 180 days of employment; FT accrual of 10 hours/month (7.5 hrs/mth for $\frac{3}{4}$ employees) beginning in with month 13
- Uniform sets provided annually to clerical and clinical employees who are required to wear them.